

**NEW UTILITY PATENT APPLICATION TRANSMITTAL***(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))*Docket No.  
**92654-004-404**Total pages in this  
submission

**Mail Stop Patent Application  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450**

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM**

And invented by:

**JAMES G. GATTO****IF A CONTINUATION APPLICATION**, check appropriate box and supply requisite information:☒ Continuation    ☐ Divisional

Continuation-in-part (CIP) of prior application No.:

10/237,933, which is a continuation of  
09/922,935, which is a continuation of  
08/670,599, which is a CIP of  
08/421,486

Enclosed are:

**Application Elements**

1. ☒ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 40 pages(s) and including the following:
  - a. ☒ Descriptive title of the invention
  - b. ☐ Cross references to related applications *(if applicable)*
  - c. ☐ Statement regarding Federally-sponsored research/development *(if applicable)*
  - d. ☐ Reference to microfiche appendix *(if applicable)*
  - e. ☒ Background of the invention
  - f. ☒ Brief summary of the invention
  - g. ☒ Brief description of the drawings *(if drawings filed)*
  - h. ☒ Detailed description of the preferred embodiments
  - i. ☒ Claims as classified below
  - j. ☒ Abstract of the disclosure

21908 U.S. PTO

10/623656

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Application Elements (continued)

3. ☒ Drawing(s) (when necessary as prescribed by 35 U.S.C. 113)  
☒ Formal ☐ Informal Number of sheets: 6
4. ☒ Oath or Declaration  
a. ☐ Newly executed (original or copy) ☐ Unexecuted  
b. ☒ Copy from a prior application (37 C.F.R. 1.63(d) (for continuation/divisional applications only)  
c. ☐ With Power of Attorney ☐ Without Power of Attorney
5. ☐ Incorporation by reference (usable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is
6. ☐ Computer program in microfiche
7. ☐ Genetic sequence submission (if applicable, all must be included)  
a. ☐ Paper copy  
b. ☐ Computer readable copy  
c. ☐ Statement verifying identical paper and computer readable copies

Accompanying Application

8. ☐ Assignment papers (cover sheet & document(s))
9. ☐ 37 C.F.R. 3.73(b) statement (when there is an assignee)
10. ☐ English translation document (if applicable)
11. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS citations
12. ☒ Preliminary Amendment and Request for a Declaration of Interference with U.S. Patent 6,422,464
13. ☒ Acknowledgment postcard
14. ☐ Certified copy of priority document(s) (if foreign priority is claimed)
15. ☐ Certificate of Mailing  
☐ First Class ☐ Express Mail (Label No.: \_\_\_\_\_)
16. ☒ Small Entity claimed \_\_\_\_\_

Accompanying Application (continued)

- 17.
- ☐
- Additional enclosures (please identify below):

Fee Calculation and Transmittal

The filing fee for this utility patent application is calculated and transmitted as follows:

☐ Large Entity☒ Small Entity

<u>CLAIMS AS FILED</u>					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	27	- 20 =	7	x \$9.00	\$63.00
Independent Claims	4	- 3 =	1	x \$42.00	\$42.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other Fees (specify purpose):					
BASIC FEE					\$375.00
TOTAL FILING FEE					\$480.00

☒ A check in the amount of \$480.00 to cover the total filing fee is enclosed.☒ The Commissioner is hereby authorized to charge and Deposit Account No. 50-0311 as described below. A duplicate copy of this sheet is enclosed.☐ Charge the amount of \_\_\_\_\_ as filing fee.☒ Credit any overpayment.☒ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.31(b).
  
 James G. Gatto, Registration No. 32,694
Dated: July 22, 2003

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